



## Disaster and Emergency Management Resources

### Filing a Flood Insurance Claim

- A flood insurance policyholder should immediately report any flood loss to the insurance company or agent who wrote the policy.
- A claims adjuster will be assigned the loss. His or her job is to assist you and review your claim. The adjuster will inspect your itemized list of damaged and/or destroyed property. The adjuster will work with you to calculate the value of the items on the list. He or she will also prepare a repair estimate of damage to the property.
- Make a detailed list of all damaged or lost personal property. Take photos of any water in the house. Save damaged personal property, and take photos or a videotape of it. Do not throw out any damaged property without your adjuster's agreement.
- In most cases, adjusters who routinely handle property losses are capable of estimating simple building losses. They are able to complete their own estimates and settle on these estimates, sometimes on the first call.
- When the adjuster visits the site to inspect the damage, make sure you or a trusted adviser are there to work with the adjuster.
- When working with the adjuster, it is important that you both come to an agreement about the "scope of damage," meaning an agreement about what needs to be repaired or replaced – without a dollar amount.
- A "proof of loss" must be filed within 60 days of the date of loss. A proof of loss is a sworn statement made by the policyholder that substantiates the insurance claim.
- An insured will never be paid more than the value of the covered loss, less deductible, up to the amounts of insurance purchased. Therefore, purchasing insurance to value is an important consideration. The amount of insurance a property owner needs should be discussed with an insurance agent or broker.

*Adapted from resource material developed by the Federal Emergency Management Agency*